

#### VALUE RECONSIDERATION FORM

This form is to be used for addressing issues with an appraisal's final value or for addressing any errors or concerns on that appraisal. This form must be filled out and forwarded to the Accusured Management coordinator for consideration. Accusured Management will entertain Value Rebuttals that have merit and include concerns over any perceived or real error or omission in the appraisal report or pertinent data that illustrates a potential variance in the final value estimate. Accusured Management cannot entertain requests for higher values that do not contain additional relevant, reasonable or reliable data that is applicable to the appraisal assignment being addressed.

Requirements:

- 1. Submission should include appropriate comps sold with sale date and days on market.
- 2. Sale comps must have closed prior to the effective date of the appraisal, but no later than 120 days.
- 3. Prior appraisals or AVM's cannot be submitted as support for the value rebuttal.
- 4. Document must be signed by the borrower.
- 5. Form should be returned to Accusured Management coordinator. No direct contact with the Appraisal Management Company (AMC) or the appraiser is permitted.

| Property Information: | Appraisal Information:      |    |
|-----------------------|-----------------------------|----|
| Loan Number:          | AMC Vendor Wholesale        |    |
|                       | only:                       |    |
| Borrower Name:        | Appraisal Date              |    |
|                       | Completed:                  |    |
| Street:               | Appraiser:                  |    |
| Address:              | Appraised Value:            | \$ |
| City-State:           | Appraisal sent to           |    |
|                       | borrower on:                |    |
| Zip:                  | Value rebuttal form sent to |    |
|                       | borrower on:                |    |

### **Appraisal Information:**

## Additional Comparable Sale and Listing Data:

#### (To be completed by borrower or borrower representative)

| 1)Address/MLS#:                            |                         |  |
|--|-------------------------|--|
| Sale/ListingPrice:                         |                         |  |
| Comments: (up to 250 characters)           |                         |  |
|  |                         |  |
| Appraiser Response:                        | (up to 25() characters) |  |
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|  |                         |  |
|  |                         |  |
| 2)Address/MLS#:                            |                         |  |
| Sale/ListingPrice:                         |                         |  |
| Comments: (up to 250 characters)           |                         |  |
|  |                         |  |
| Appraiser Response:                        | (up to 250 abaractore)  |  |
| Appraiser Response.                        |                         |  |
|  |                         |  |
|  |                         |  |
| 3)Address/MLS#:                            |                         |  |
| Sale/ListingPrice:                         |                         |  |
| Comments: (up to 250 characters)           |                         |  |
|  |                         |  |
| Annuciaen Degnenees                        |                         |  |
| Appraiser Response: (up to 250 characters) |                         |  |
|  |                         |  |
|  |                         |  |

# **Other Issues with Appraisal Report – Errors, Omissions, Pertinent Data:**

(PLEASE LIST ITEMS BELOW IN DETAIL)

Signature of Borrower and Date:

#### **Appraisal Vendor Response:**

The service agreement for this response is required within 48 hours of Value Rebuttal from receipt, by appraiser.

Results:

By signing this form, the Appraiser certifies that:

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this Request for Rebuttal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner.

I have not been contacted by anyone other than my AMC, the intended user (lender/client as identified on the first page of the appraisal report and this Request for Rebuttal). I agree to immediately report any unauthorized contacts personally, either by phone, or electronically to my AMC.

Signature:

Date: